

Please return to:
This instrument prepared by
Floyd Healy
1405 N. Pierce, Suite 306
Little Rock, Arkansas 72207
(501) 663-6200

Grantor's Address:
Wells Fargo Bank, NA
C/o Wells Fargo Bank, N.A.
2051 Killebrew Drive, Suite 220
Bloomington, Minnesota 55425
(952) 562-1799

Grantee's Address:
Floyd Healy
1405 N. Pierce, Suite 306
Little Rock, Arkansas 72207
(501) 663-6200

Indexing Instructions: Lot 10, Metts S/D, Desoto County, Mississippi

SUBSTITUTION OF TRUSTEE

WHEREAS, Charles M. Gilson and Mary Sue Gilson executed a Deed of Trust dated August 25, 2009 in favor of Almon M. Ellis, Jr., Trustee(s), and Mortgage Electronic Registration Systems, Inc. as nominee for Southpoint Financial Services, Inc., Lender, for the benefit of the owner and holder of a certain indebtedness, Southpoint Financial Services, Inc.; and

WHEREAS, said Deed of Trust was filed of record on August 27, 2009, and recorded in Book 3,072, at Page 782, in the office of the Clerk of the Chancery Court of De Soto County, Mississippi; and

WHEREAS, Wells Fargo Bank, N.A., the legal holder of said Deed of Trust and the said indebtedness, has requested foreclosure proceedings to be instituted; and

WHEREAS, Wells Fargo Bank, N.A. the owner and legal holder of said indebtedness, does hereby desire Floyd Healy to act as trustee in the place and stead of Almon M. Ellis, Jr. or any subsequently appointed Substitute Trustee, as appointed under said Deed of Trust.

THEREFORE, the undersigned does hereby, in accordance with the terms of said Deed of Trust, appoint, nominate, and constitute the said Floyd Healy as Substitute Trustee in the place and stead of the said Almon M. Ellis, Jr. or any subsequently appointed Substitute Trustee.

Default having been made in the payment of said indebtedness, Wells Fargo Bank, N.A., the owner and legal holder, has further requested that said Floyd Healy, Substitute Trustee under said Deed of Trust, proceed

with foreclosure and to do any and all things necessary and in accordance with the terms of said Deed of Trust as though the said Floyd Healy had been originally appointed as Trustee hereunder.

Should Wells Fargo Bank, N.A., become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid and to convey title to said foreclosure property to the Administrator of Veterans Affairs or the Secretary of Housing and Urban Development, or whomsoever the undersigned shall authorize. The statement in the Substitute Trustee's Deed that the undersigned has requested transfer of its bid to grantee(s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereto, that the Substitute Trustee was duly authorized and empowered to execute same.

IN WITNESS WHEREOF, the undersigned, owner and holder of said indebtedness, has hereunto caused this instrument to be executed by and through its duly authorized officers, this the 13th day of April, 2011.

Wells Fargo Bank, N.A.

By: Varsha Thacker
Varsha Thacker
Vice President Loan Documentation

ACKNOWLEDGEMENT

State of: California
County of: Orange

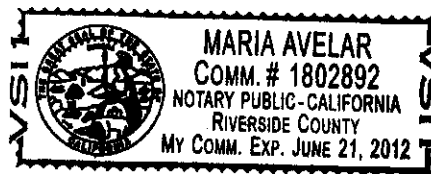
On April 13, 2011 before me, Maria Avelar, Notary Public, personally appeared Varsha Thacker, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.



Notary Public Signature



Notary seal